

# United States Department of the Interior

## BUREAU OF LAND MANAGEMENT

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In Reply To:

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EMAIL TRANSMISSION - 10/17/03

Information Bulletin No. MT-2004-004

To: All Montana/Dakotas Employees

From: Deputy State Director, Division of Support Services

Subject: Thrift Savings Plan (TSP) Open Season

The TSP open season is October 15 through December 31, 2003. During this open season, participants covered by FERS may elect to contribute to the TSP up to 14 percent of the basic pay they earn each pay period; participants covered by CSRS may elect to contribute up to 9 percent of the basic pay they earn each pay period.

This contribution limit will increase by one percentage point each year through 2005, after which participants' contributions will be restricted only by the Internal Revenue Code's annual limits. For 2004, the annual limit that you can contribute to the TSP is \$13,000. The TSP will not accept any contributions that exceed this limit (or any matching contributions related to them).

In addition, participants who are age 50 and older may elect, at any time, to contribute up to \$3,000 in "catch-up" contributions for 2004. You should use Form TSP-1-C, Catch-Up Contribution Election, available from the Branch of Human Resources, MT-933; from the TSP website, [www.tsp.gov](http://www.tsp.gov); or through Employee Express.

The updated flyer, "Think Big," replaces the one from the last open season. It contains basic information about this TSP open season and presents historical rates of return for the TSP investment funds. This flyer will be distributed separately to all employees.

**How to make a contribution election.** To make a contribution election, submit Form TSP-1 (Election Form) to MT-933 before the end of the open season. The TSP-1 is available from MT-933, any field office, or the TSP website.

Employee Express allows employees to change or to start a TSP account only during open season. Cancellation of a TSP contribution can be made at any time. For assistance, the Employee Express numbers are:

- From Work: 478-757-3080
- Outside Work: 800-827-6254 (24 hours, 7 days a week)
- Help Desk: 478-757-3030
- Help Desk via email: [EEXHELP@OPM.GOV](mailto:EEXHELP@OPM.GOV)
- TDD: 478-757-3117 or 1-888-880-0412

If you lose or forget your PIN, you can call the OPM-Macon Help Desk at 478-757-3030 and choose the PIN option, or use the Web at [www.employeeexpress.gov](http://www.employeeexpress.gov) to make a PIN request on-line.

For security reasons, cellular phones are not recommended.

**When elections become effective.** If MT-933 receives your election by December 12, 2003, it will become effective December 14, 2003. Elections received after December 12, 2003, will become effective no later than the first full pay period after receipt.

**How to make an investment election.** You may invest in any of the five TSP investment funds. To change the investment of future contributions to your TSP account, you must request a **contribution allocation**. To change the investment of money already in your account, you must request an **interfund transfer**.

To request a contribution allocation or an interfund transfer, you can use the TSP website, the ThriftLine (504-255-8777), or Form TSP-50 (Investment Allocation), available from MT-933. You may request a contribution allocation or interfund transfer at any time.

**If you have stopped your contributions.** If you stopped contributing during the last open season (April 15 through June 30, 2003), you may resume your contributions this open season. If, however, you stopped your contributions outside of an open season, you must wait until the second open season after you stopped before you can contribute again.

**Where to get more information about the TSP.** The booklet *Summary of the Thrift Savings Plan for Federal Employees (5/2001)* will be replaced in the next few months by a version that fully reflects the changes in the record keeping system. Please refer to TSP Features on the TSP website for the most up-to-date information.

**Participant statements.** Participant statements will be mailed in late October. Your statement presents all information about your account activity for the period June 1 through September 30. The new statement format, which is based on both dollars and shares, is explained in the leaflet "Understanding Your TSP Participant Statement," which is available on the website.

If you have additional questions about the TSP, contact Verlaine VanAtta or Connie Raynock, Human Resource Assistants, at 406-896-5233/5229.

Signed by: Diane M. Friez, Acting

Authenticated by: Donna K. Zentz, MT-933